GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2960
ANSWERED ON:02.12.2016
Loan to Dairy Units
Patel Shri Devji Mansingram

Will the Minister of FINANCE be pleased to state:

(a) whether the Government/banks provides loan for setting up small dairy units in the country;

(b) if so, the details thereof along with the total number of farmers who have been given loans for setting up small dairy units in the country, bank/State/UT-wise including Rajasthan in the last three years;

(c) whether the amount is very less for construction of a modern dairy unit, if so, the details thereof;

(d) whether the Government proposes to raise the said amount for setting up modern small dairy units and if so, the details thereof; and

(e) whether some banks do not show interest in giving small loans under the said scheme, if so, the details thereof and the action to be taken against the banks which refuse loans for such activity?

Answer

The Minister of State in the Ministry of Finance

(a) Yes, Madam. Banks provide loans for setting up small dairy units in the country.

(b): The details of loans given to dairy units by Public Sector Banks and Private Sector Commercial Banks from 2013 to 2016, as provided by Reserve Bank of India (RBI), are given in Annex. The State/UT-wise data on loans given to small dairy units are not maintained separately by RBI.

(c) to (e): Banks extend loan amount to dairy units including modern dairy units based on the financial viability of the project as well as their Board-approved norms and policies

Annex referred to in reply to part (b) of USQ No.2960 for 2.12.2016
Outstanding Advances to Dairying - Public and Private Sector Banks

(No of A/c in actual and amount in Rs. Thousands)

Bank Name	Mar-13 Dairying No. of A/cs	Mar-13 Dairying Balance O/s	Mar-14 Dairying No. of A/cs	Mar-14 Dairying Balance O/s	Mar-15 Dairying No. of A/cs	Mar-15 Dairying Balance O/s	Mar-16 Dairying No. of a/cs	Mar-16 Dairying Balance O/s
State Bank of Bikaner & Jaipur	40518	1911968.47	38088	1818438.79	34943	1605920.20	27109	1383920.57
State Bank of Hyderabad	38204	2385934.68	34186	2318789.17	31389	2352965.00	31183	2535721.39
State Bank of India	315645	16755064.00	187031	13017169.00	160957	11972805.00	159797	12657300.00
State Bank of Mysore	21708	778073.00	21203	1002524.00	8	3056.09	26730	1179954.09
State Bank of Patiala	7051	1332317.00	6749	1322318.00	8266	1422318.00	7125	1304650.00
State Bank of Travancore	1914	241298.00	9514	384603.00	20161	290178.00	3913	285511.00
SBI and its Associates	425040	23404655.15	296771	19863841.96	255724	17647242.29	255857	19347057.05
Allahabad Bank	5361	1461419.00	3875	965298.00	17553	4316152.00	4871	1899177.00
Andhra Bank	3677	316583.00	279	315868.54	16843	3229327.33	29388	1727019.61
Bank of Baroda	135668	7353515.00	132693	7940165.90	130027	9098509.25	121266	10196999.34
Bank of India	89490	5002081.11	34038	1896740.00	81480	6246631.79	79858	6111672.34
Bank of Maharashtra	18380	1896794.01	16551	2188305.00	14560	2272814.86	14403	2556131.18
BHARATIYA MAHILA BANK LTD.	NA	NA	NA	NA	111	15516.00		
Canara Bank	69437	23142443.44	97332	3874464.90	108177	5991224.01	152966	8429961.96
Central Bank of India	182907	15283700.00	66453	4592446.00	64440	5224295.78	57790	4853616.95
Corporation Bank	1548	661247.00	28592	3558357.00	29212	3350454.00	30721	4193156.00
Dena Bank	27387	1269372.58	27625	1490827.72	28807	1643552.56	28273	2132609.56
IDBI Bank Ltd.	3921	673301.73	5260	736816.56	9634	1546744.69	14237	1887983.08
Indian Bank	54849	5234654.00	45748	5202226.00	45640	5464619.00	50403	5538100.00
Indian Overseas Bank	72243	1063569.00	18491	5194696.00	33191	10872845.00	73518	5710140.15
Oriental Bank of Commerce	25332	1821058.35	13992	1735308.00	2820	267351.00	12496	1133234.00

Punjab and Sind Bank 16625 1224175.77 16372 1228076.74 13235 857409.16 14032 1047117.65
Punjab National Bank 474454 53487449.00 154695 10230154.49 161031 12391809.65 173885 11699334.41
Syndicate Bank 50934 3006519.00 49674 3481607.00 44433 3213869.00 53302 4372525.00
UCO Bank 33997 2616923.00 46467 3900306.00 33526 3237801.00 32994 3268064.00
Union Bank of India 135418 6615506.92 210148 10587452.78 273386 14233649.72 319784 17169827.10
United Bank of India 0 0.00 21169 2663745.50 19896 2131941.75 28805 2638899.84
Vijaya Bank 27447 1027975.00 11444 899428.45 13901 857678.27 14388 1328511.34
Nationalised Banks 1429075 133158286.9 1000898 72682290.58 1141903 96464195.82 1307380 97894080.51
Axis Bank 1626 293767.35 1061 111330.43 671 77145.18 472 86095.00
BANDHAN BANK LIMITED NA NA NA NA NA NA 515736 9708419.39
Catholic Syrian Bank 14 8208.32 202 16144.71 458 81277.58 887 35006.69
City Union Bank 4027 172997.00 817 85853.89 756 78665.76 1460 243038.72
Development Credit Bank 143 20321.65 138 18779.29 129 20261.00 193 31847.49
Dhanlaxmi Bank 2943 116064.00 2641 153029.97 7 2092.04 1706 62217.00
Federal Bank 4707 427504.90 1859 230376.00 2064 318929.00 2128 479137.29
HDFC Bank 8005 792177.84 5599 1131057.70 16046 5757816.31 117344 3369345.52
ICICI Bank 33780 6396182.20 46079 3389500.62 59065 3009183.13 133531 13659421.83
IDFC BANK LIMITED 1072 19224.88
Indusind Bank 6 76.60 0 0.00 7 55289.85
ING Vysya Bank 2956 236494.00 883 154101.00 701 132776.00
Jammu & Kashmir Bank 29085 3782712.00 13915 2876479.91 14036 2702285.89 16 55912.00
Karnataka Bank 3052 229139.90 3227 247188.82 3333 269573.00 4166 393435.00
Karur Vysya Bank 1977 30134.09 2240 121858.04 3331 341686.33 3354 409380.16
Kotak Mahindra Bank 4 13297.87 4 20124.61 6 30681.46 19822 446816.57
Lakshmi Vilas Bank 1129 44237.97 1314 68960.61 1246 68762.38 1235 76522.00
Nainital Bank 1311 76875.00 1809 101133.00 1658 122441.60 895 79832.70
Ratnakar Bank 18363 587270.00 37875 965713.00 34499 889484.83 176044 2647368.00
South Indian Bank 1239 86044.99 13566 1059649.82 33234 2178691.79 1229 125521.57
Tamilnad Mercantile Bank 2880 141918.00 6748 347539.00 66671 3224476.59 101267 4943232.23
Yes Bank 304 301093.19 437 402588.86 1416 798654.86 899 2601318.35
Private Sector Banks 117551 13756516.87 140414 11501409.28 239327 20104884.73 1083463 39528382.24
Source: RBI